

FIG. 1

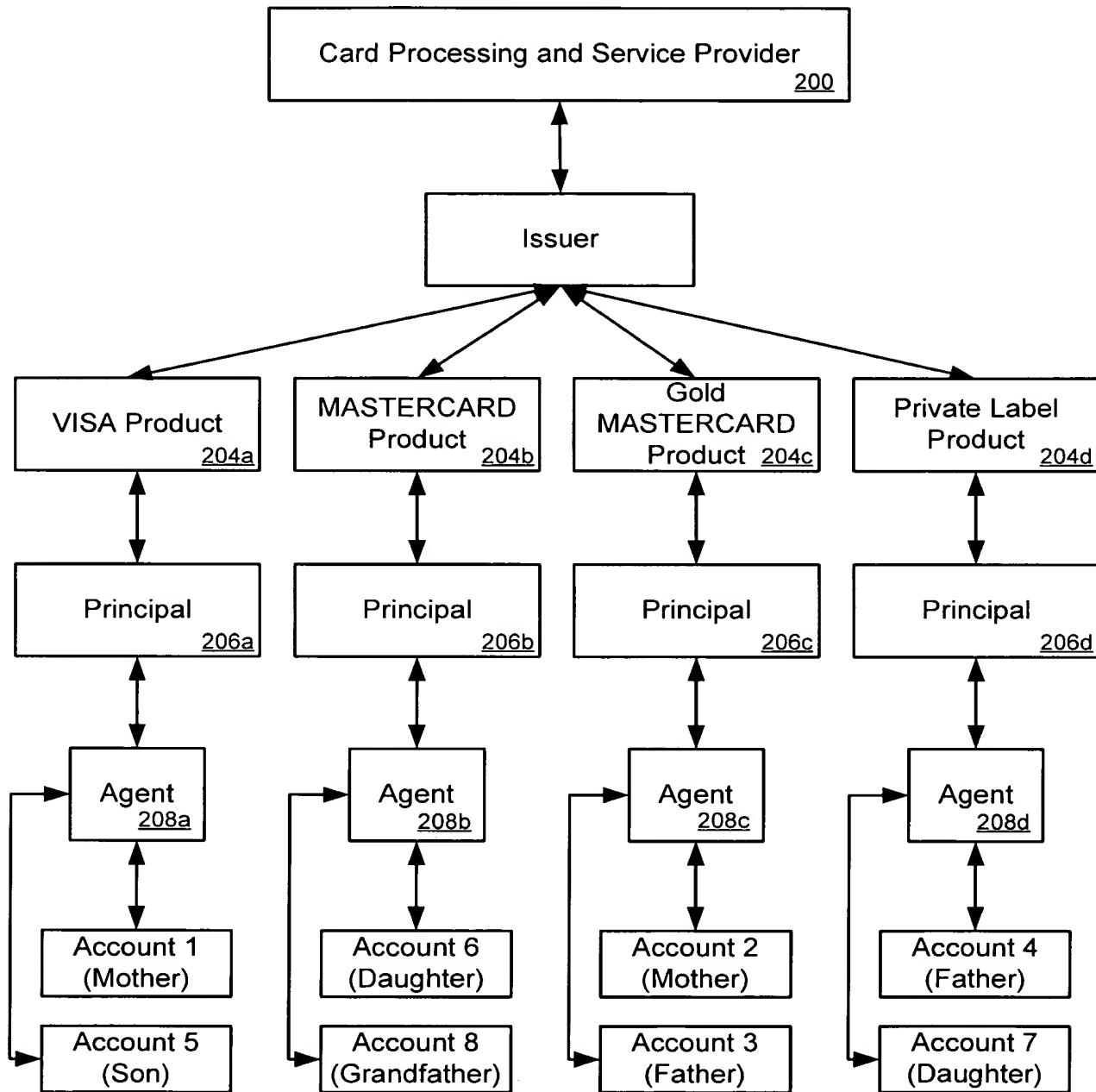


FIG. 2

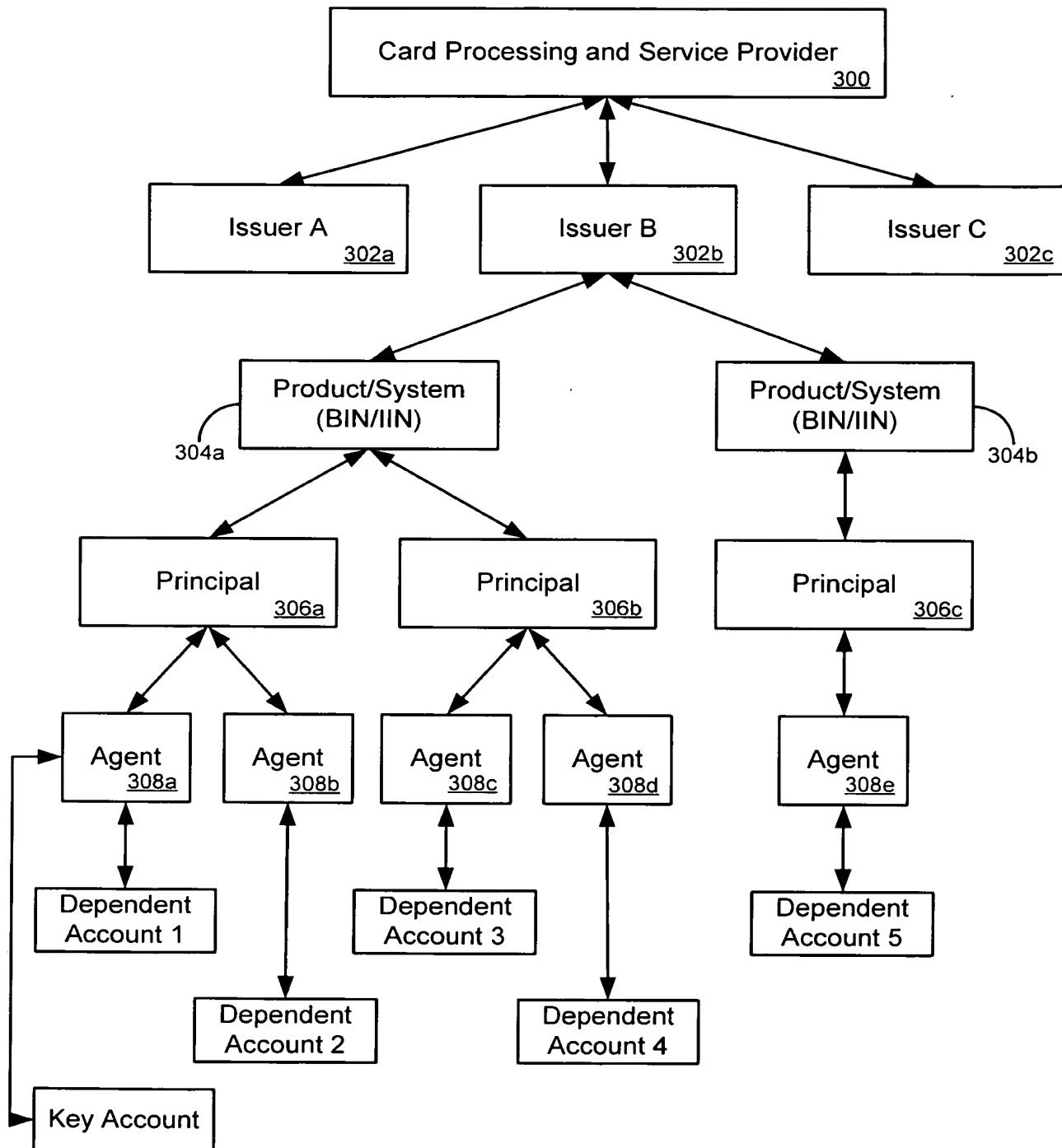
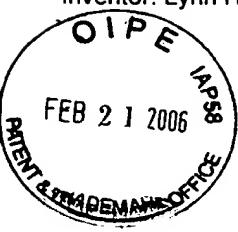


FIG. 3



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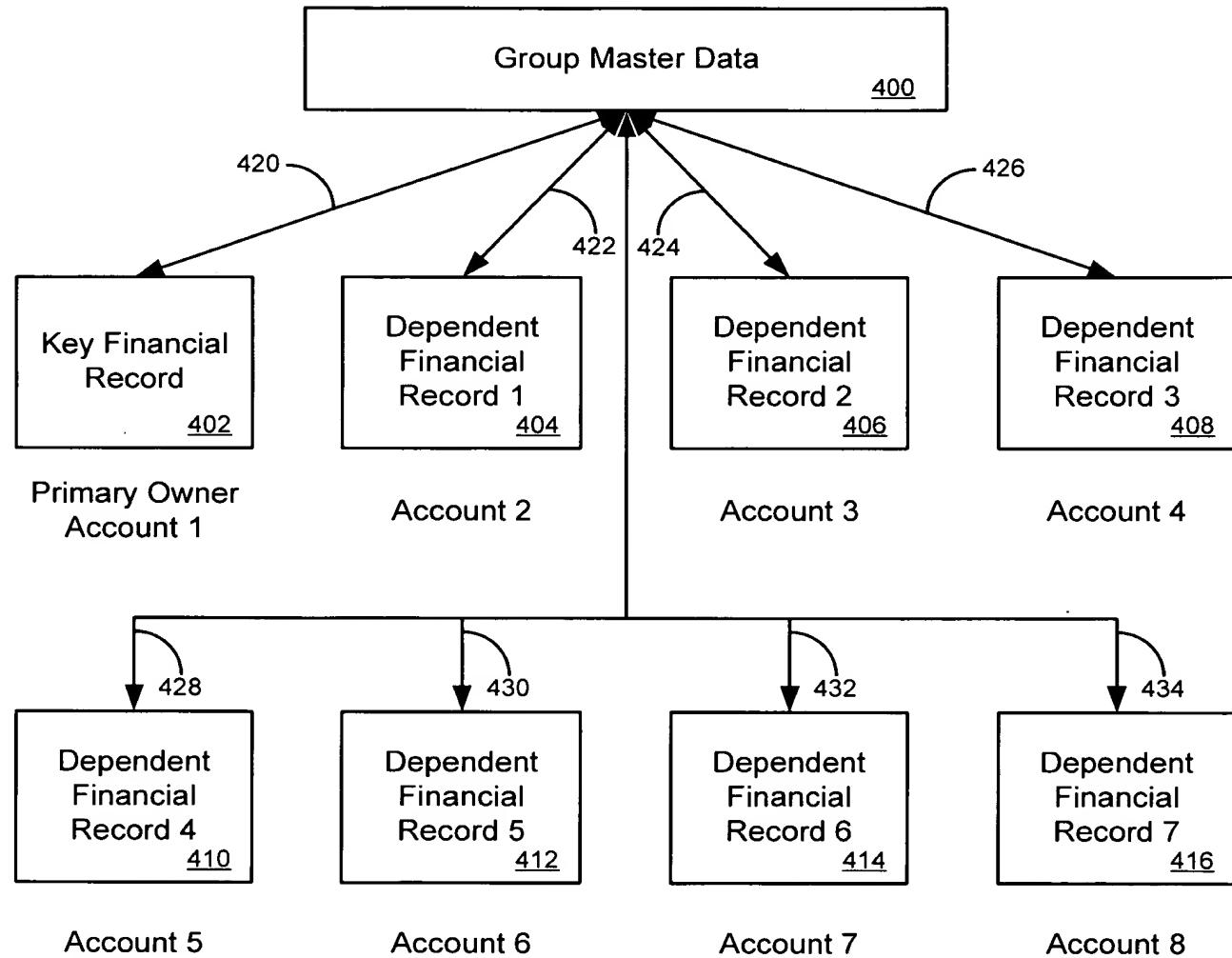
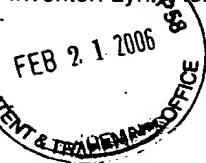


FIG. 4A



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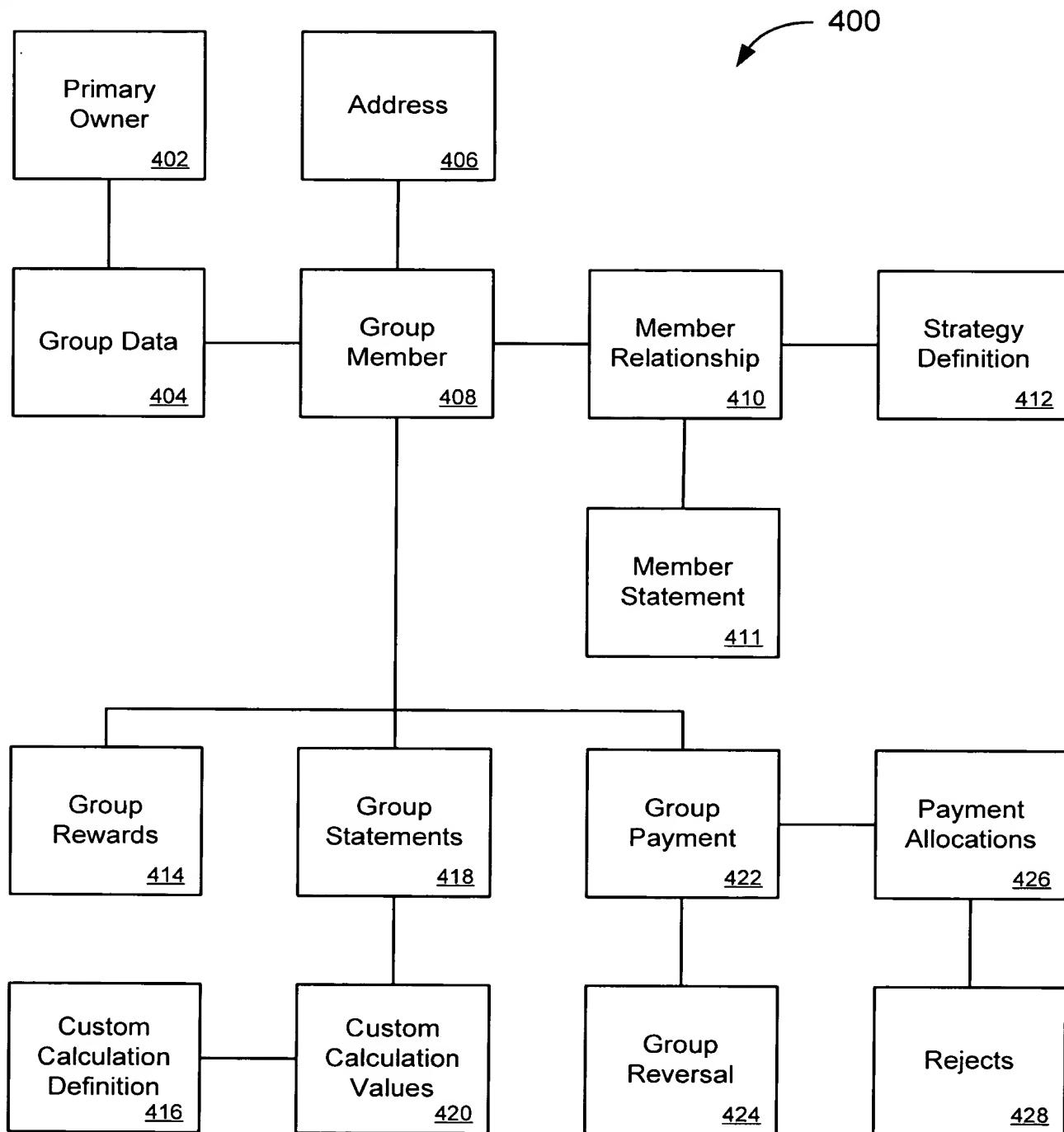


FIG. 4B

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Create Group with New Accounts

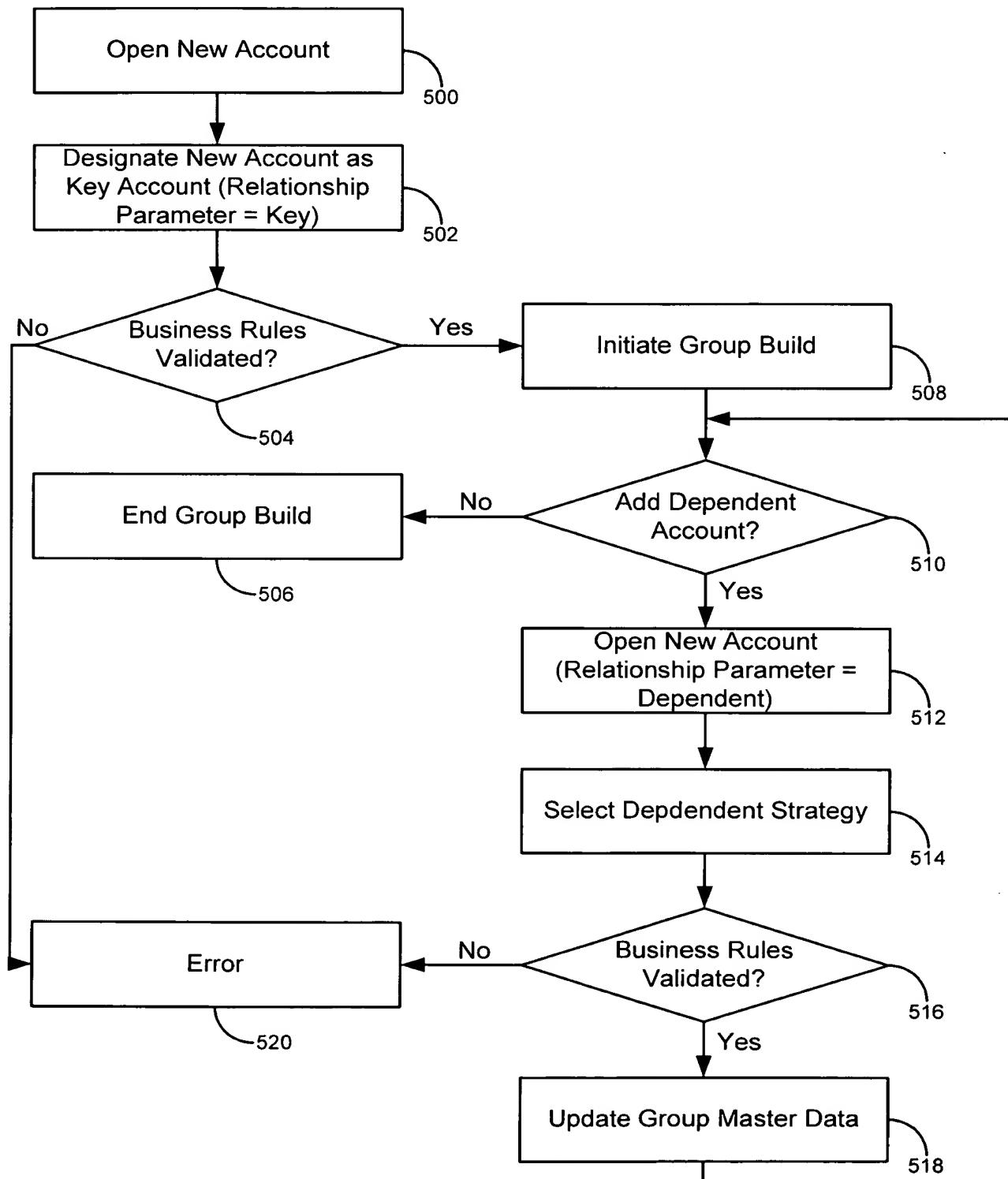


FIG. 5

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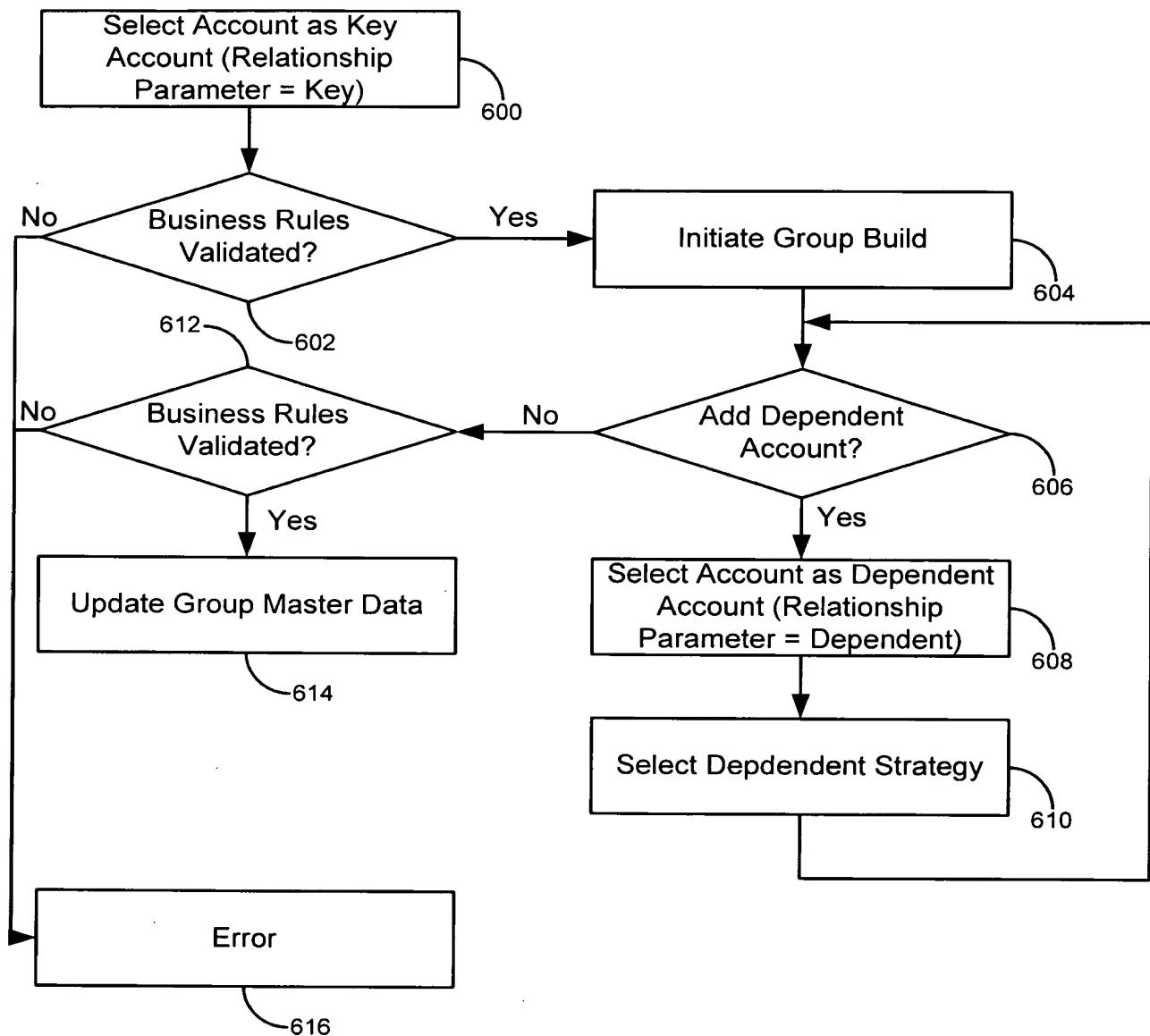
Create Group Using Existing Accounts

FIG. 6

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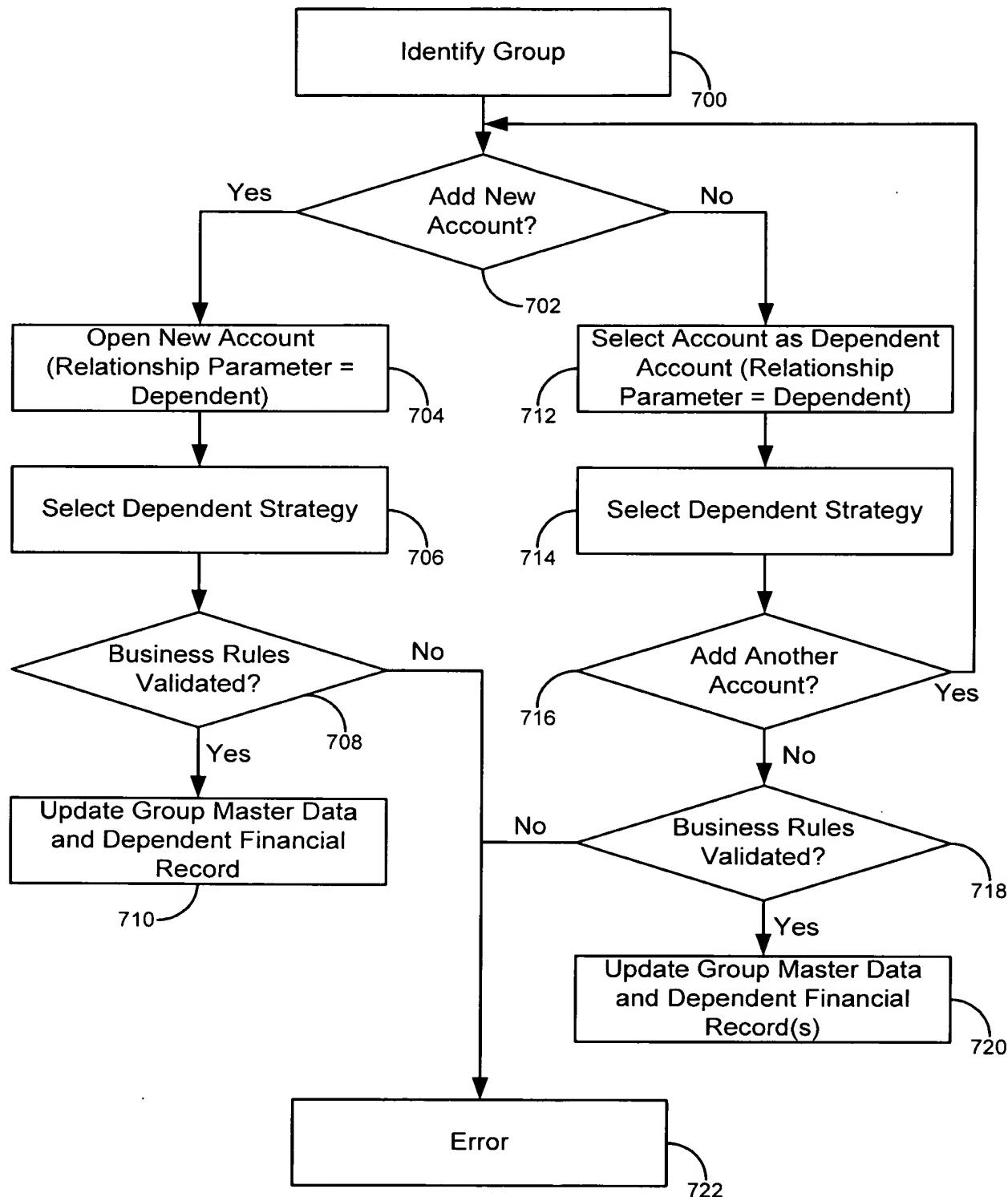
Add Dependent Account to Group

FIG. 7A

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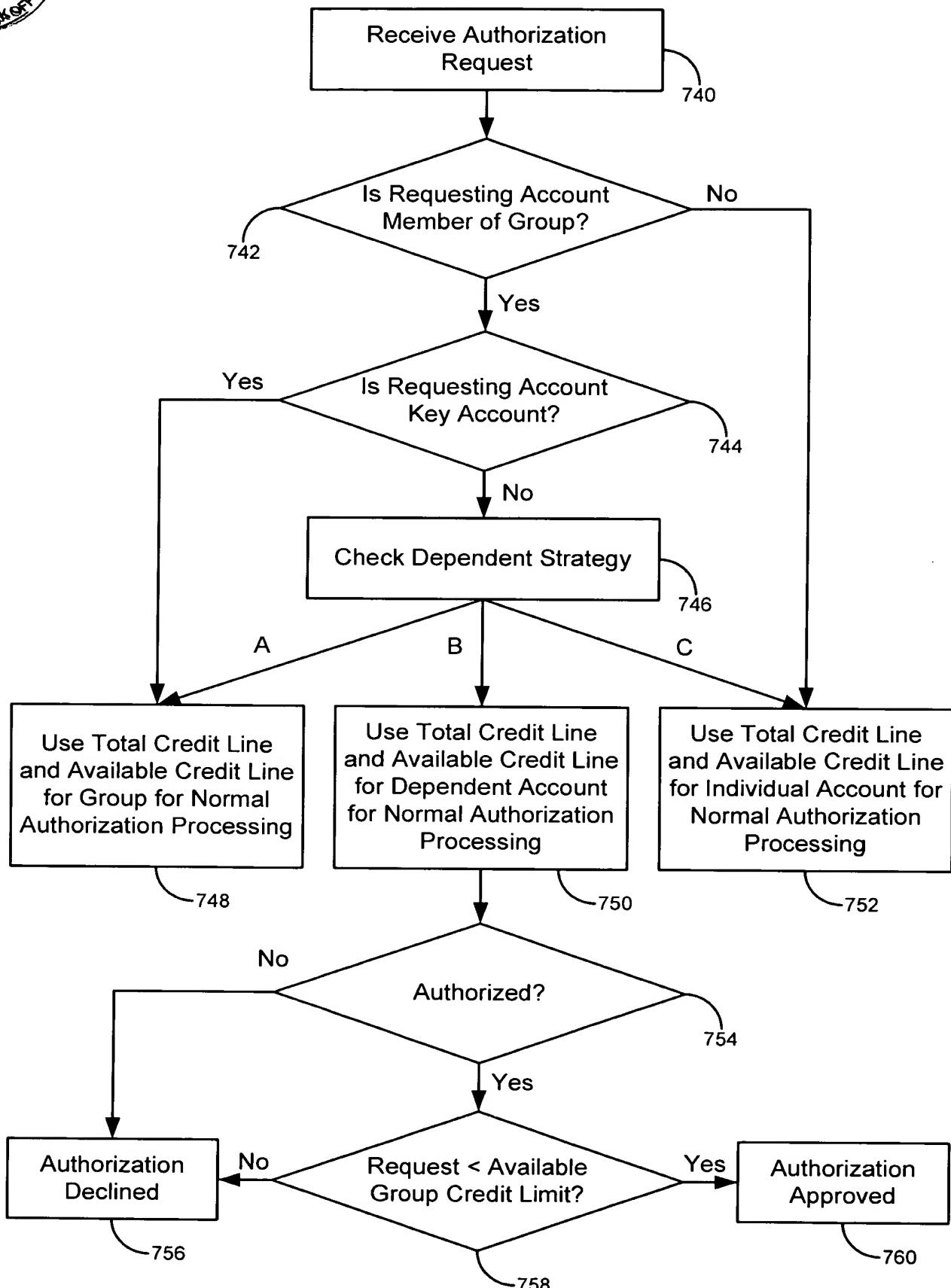
Authorization

FIG. 7B

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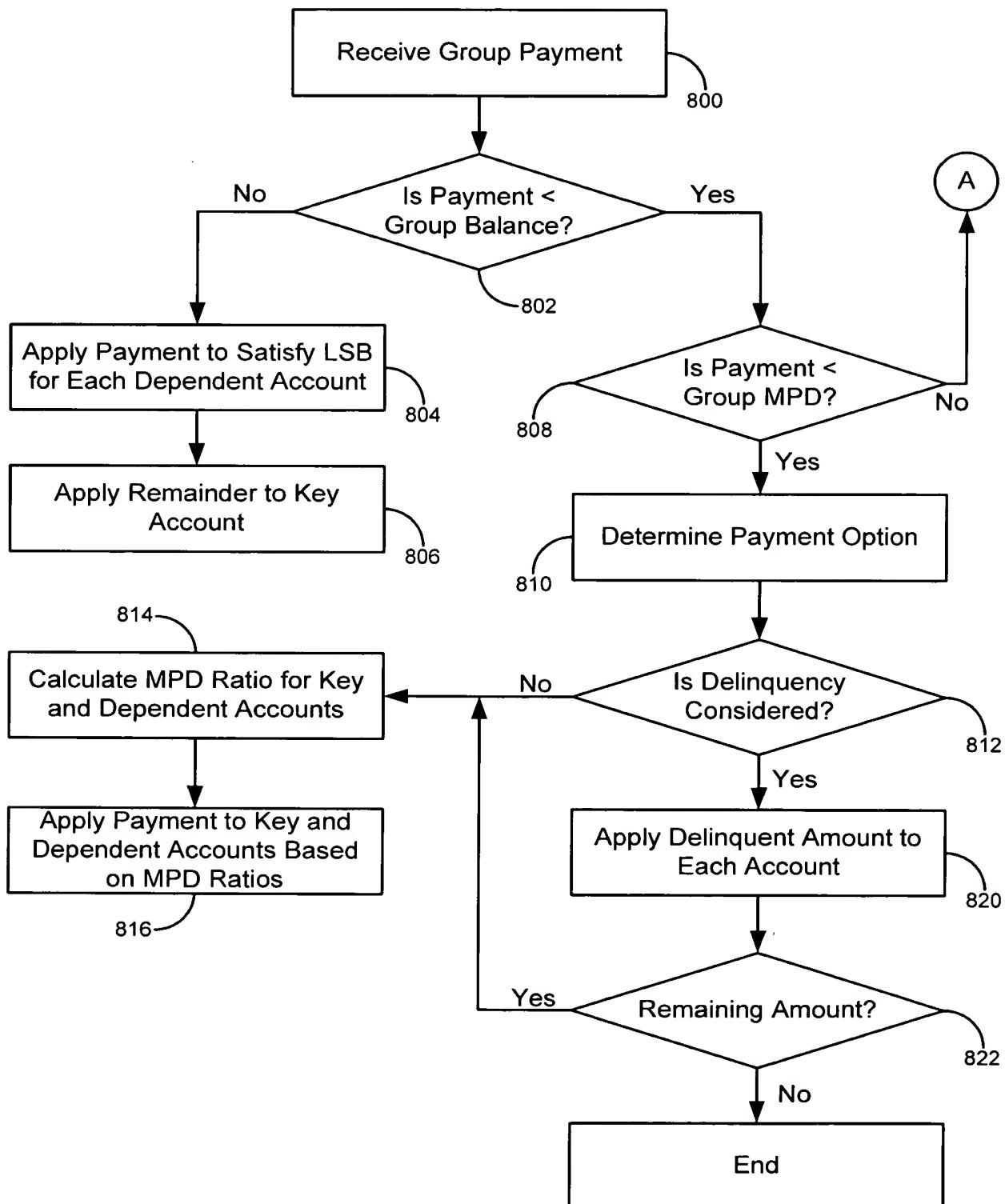
Payment Application

FIG. 8A



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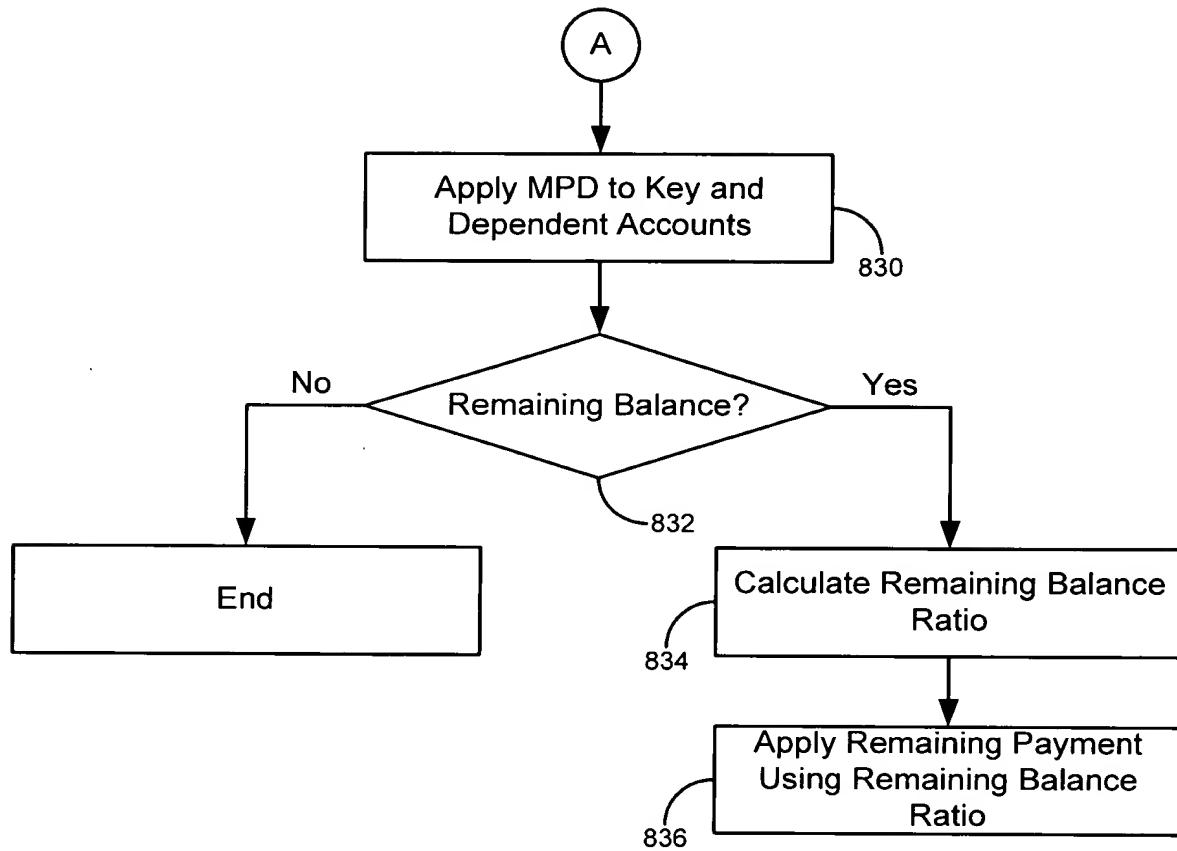


FIG. 8B

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IMPS

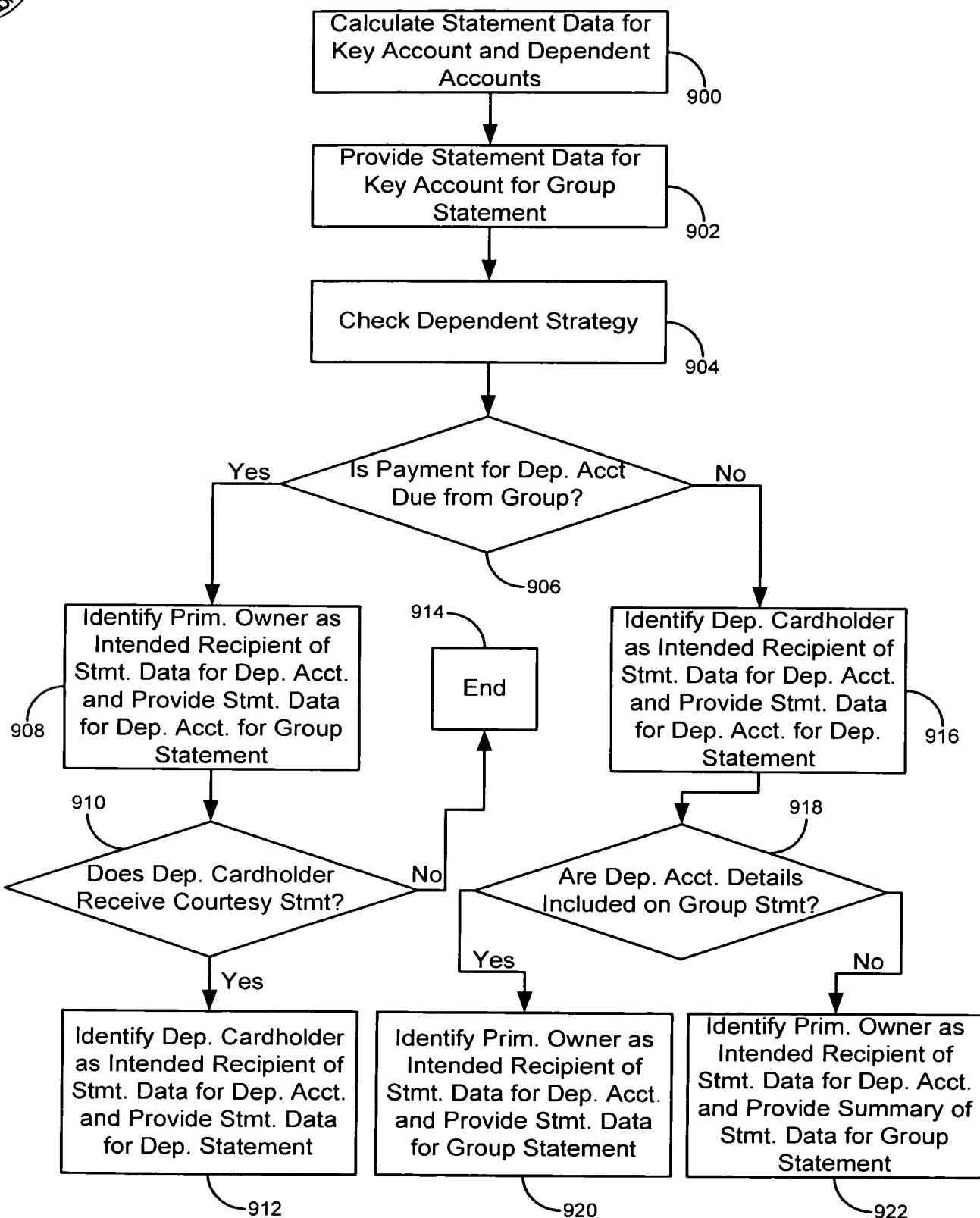
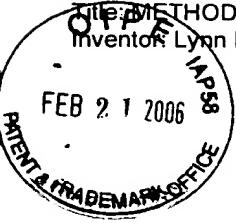
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Statementing

FIG. 9



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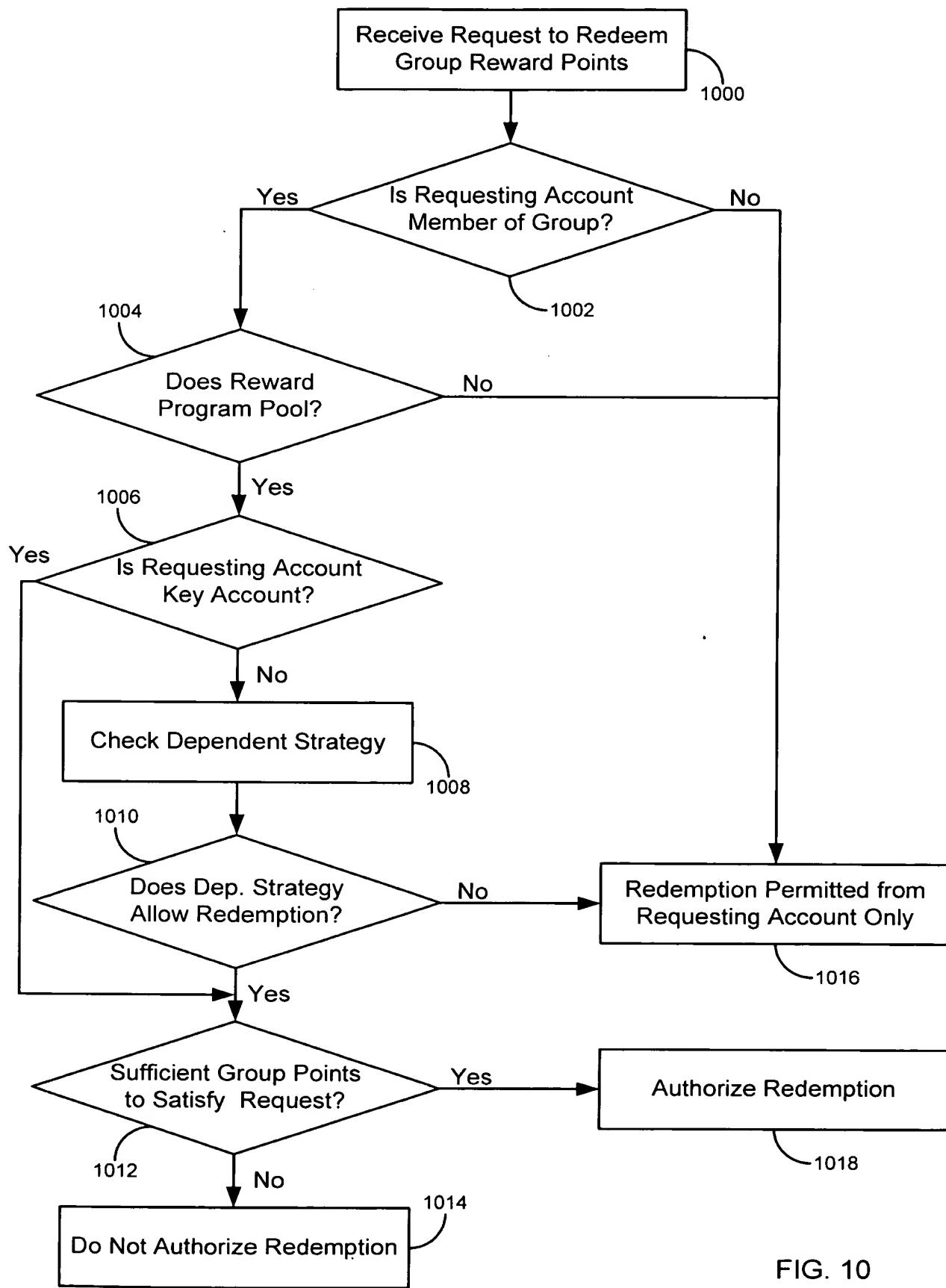
Redemption

FIG. 10